



Section 8 Homeownership Program

The purpose of the Section 8 Homeownership Program is to assist households with the purchase of a home by applying housing assistance payments (vouchers) to monthly mortgage payments.

THINGS FOR YOU TO CONSIDER

- Assistance governed by the S8 Voucher Program Guidelines; therefore the buyer must continue to certify their annual income & household information.
- The home you purchase must meet housing quality standards, however the homeowner is NOT be subject to annual house inspections. These inspections are voluntary.
- Voucher assistance is limited to 15 years and will be secured with a mortgage.
- You may be eligible for Homeownership 80 program that helps with down payment and closing costs if the purchased home is in the program area (i.e., north of Pawnee, south of 25th, east of 1-235, and west of Hillside).
- Purchase of Public Housing units may be possible.
- For up to ten years after purchase, the City will recapture a percentage of the assistance provided if the buyer sells or refinances the home.

REQUIREMENTS TO PARTICIPATE

1. Homebuyer must be an active Section 8 client in good standing.
2. You must be a first-time homeowner. That is, not owned a home for three years (some exceptions do apply).
3. Minimum annual household income must be \$10,300.
4. One or more of the adults in the household must work 30 hours per week or more AND be employed steadily for the past 12 months, unless the primary source of income is from a pension fund, disability benefit or other similar source.
5. Income counted toward meeting income requirements may not include welfare assistance, except for the elderly or disabled.
6. Prospective buyer must attend an approved homebuyer education class.

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7. Household must be able to secure their own financing (a mortgage loan) and financing must comply with all requirements/restrictions.
8. House must be within the Wichita city limits or, if considering porting out, the receiving jurisdiction must have a S8 homeownership assistance program.
9. Buyer must participate in the Maintenance Reserve Program (around \$10 to \$15 per month), which covers extraordinary maintenance repairs beyond normal wear and tear.
10. Buyer must invest from their own money a minimum of \$500 or 1% of purchase price (whichever is greater).
11. Buyer must arrange and pay for an independent house inspection (about \$180).

STEPS TO TAKE TO SEE IF YOU'RE ELIGIBLE

1. Contact Wichita Housing Authority (462-3700) and request an application for the **Section 8 Homeownership Program**.
2. Drop off or mail application materials and ALL other necessary documents outlined in the application to our office between 8 a.m. and 5 p.m. Monday through Friday.

Drop off or mail completed application and
ALL necessary documentation to:

**Wichita Housing Services
Homeownership Department
332 N. Riverview
Wichita, KS 67203**